IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re P	Application of:)	
		:	Examiner: Jared W. Newton
MARJORIE F. ZARIN ET AL.)	
		:	TC/Art Unit: 3693
Application No.: 10/082,171)	
		:	Confirmation No.: 8691
Filed:	February 25, 2002)	
		:	
For:	METHOD AND APPARATUS)	
	FOR PROVIDING PRE-EXISTING	NG:	
	AND PROSPECITVE)	
	CUSTOMERS WITH AN	:	
	AN IMMEDIATELY)	
	ACCESSIBLE ACCOUNT	:	April 25, 2008

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated January 25, 2008, the Examiner is respectfully requested to amend the above-identified application as follows:

- Amendments to the claims are presented in the listing starting on page 2; and
- Remarks are presented starting on page 12.